

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 20-10966-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Heller
aka Michael H Heller
117 Union Mill Terrace
Mount Laurel, NJ 08054

Maria Heller
117 Union Mill Terrace
Mount Laurel, NJ 08054

Social Security No.:

xxx-xx-6803

xxx-xx-5541

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on January 21, 2020 and a confirmation hearing on such Plan has been scheduled for March 25, 2020.

The debtor filed a Modified Plan on October 14, 2021 and a confirmation hearing on the Modified Plan is scheduled for November 17, 2021. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 15, 2021

JAN:

Jeanne Naughton
Clerk

In re:
Michael Heller
Maria Heller
Debtors

Case No. 20-10966-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Oct 15, 2021

Form ID: 186

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265
aty	+ Shane Heskin, 1650 Market Street, One Liberty Place, Suite 1800, Philadelphia, PA 19103-7304
cr	+ 1st Colonial Community Bank, c/o Saldutti Law Group, 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
cr	+ WBL SPO I, LLC, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
518670853	+ 1st Colonial Community Bank, Saldutti Law Group, 800 N. Kings Highway Suite 300, Cherry Hill, NJ 08034-1511
518670854	+ ABC Merchant Solutions, LLC, 30 Broad St, New York, NY 10004-2304
518716898	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518670857	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518670859	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
518670861	+ Bank of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
518670862	+ Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518731583	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518721897	+ Bank of America, N.A., ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518670863	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518670866	+ CBSG, 20 N 3rd St, Philadelphia, PA 19106-2118
518670874	+ Par Funding, 20 N. 3rd Street, Philadelphia, PA 19106-2118
518708027	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
518670876	+ Saldutti Law Group, 800 N. Kings Hwy, Ste 300, Cherry Hill, NJ 08034-1511
518670877	+ Samuel D'Alessandro, 112 N. Courtland Street, East Stroudsburg, PA 18301-2102
518772664	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518670880	+ Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
518746608	+ TD Bank, N.A., Schiller Knapp Lefkowitz & Hertzell LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518744452	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190
518748182	THE BANK OF NEW YORK MELLON, c/o Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518676273	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Milstead & Associates, 1 East Stow Road, Marlton, NJ 08053-3118
518798128	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
518798129	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826 Greenville, SC 29603-0826
518670884	+ The Christie Lodge Owners Association, c/o Porterfield & Associates, PO Box 3149, Vail, CO 81658-3149
518784617	+ The Christie Lodge Owners Association, Inc., c/o Marc D. Miceli, Esq., SM Law PC, P.O. Box 530, Oldwick, NJ 08858-0530
518670885	+ WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905
518725462	+ WBL SPO I, LLC, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Oct 15, 2021

Form ID: 186

Total Noticed: 61

		Oct 15 2021 20:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 15 2021 20:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 15 2021 20:18:05	Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518673575	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 15 2021 20:19:00	Acura Financial Services, PO Box 168088, Irving, TX 75016-8088
518670856	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 15 2021 20:19:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518673183	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 15 2021 20:19:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518754432	Email/Text: ally@ebn.phinsolutions.com	Oct 15 2021 20:19:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518670855	+ Email/Text: ally@ebn.phinsolutions.com	Oct 15 2021 20:19:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518703794	Email/PDF: ais.bmw.ebn@americaninfosource.com	Oct 15 2021 20:17:59	BMW Financial Services, Pob 78103, Phoenix, AZ 85062
518670864	Email/PDF: ais.bmw.ebn@americaninfosource.com	Oct 15 2021 20:18:13	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
518677832	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 15 2021 20:18:13	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518670865	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 15 2021 20:18:11	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518670867	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 15 2021 20:18:16	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518749746	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 15 2021 20:18:01	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518670868	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 15 2021 20:19:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518670869	Email/Text: mrdiscen@discover.com	Oct 15 2021 20:19:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518679790	Email/Text: mrdiscen@discover.com	Oct 15 2021 20:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518670870	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 15 2021 20:19:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518772744	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 15 2021 20:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518787540	+ Email/Text: bankruptcy@ondeck.com	Oct 15 2021 20:20:00	On Deck Capital, Inc., c/o Christine Levi, 1400 Broadway, New York, NY 10018-5300
518670873	+ Email/Text: bankruptcy@ondeck.com	Oct 15 2021 20:20:00	Ondeck Cap, 1400 Broadway, New York, NY 10018-5300
518770405	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 15 2021 20:17:58	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518670875	Email/Text: collections@premierecapitalfunding.com	Oct 15 2021 20:19:00	Premier Capital Funding, LLC, 9265 4th Ave 2nd floor, Brooklyn, NY 11209
518670878	+ Email/Text: bankruptcynotices@sba.gov	Oct 15 2021 20:19:00	Small Business Administration, 409 3rd St, SW, Washington, DC 20416-0005

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Oct 15, 2021

Form ID: 186

Total Noticed: 61

518672394	+ Email/PDF: gecsed@recoverycorp.com	Oct 15 2021 20:17:56	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518670882	+ Email/PDF: gecsed@recoverycorp.com	Oct 15 2021 20:17:56	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518670883	Email/Text: bankruptcy@td.com	Oct 15 2021 20:19:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518773550	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 15 2021 20:34:16	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518724780	+ Email/Text: resolutions@wbl.com	Oct 15 2021 20:19:00	WBL SPO I, LLC, c/o World Business Lenders, 101 Hudson St, 33rd Floor, Jersey City, NJ 07302-3905
518790521	+ Email/Text: resolutions@wbl.com	Oct 15 2021 20:19:00	World Business Lenders, c/o Asset Resolution, 101 Hudson St., 33rd Floor, Jersey City, NJ 07302-3905

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
518742909	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518670858	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518670860	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
518670871	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518670872	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518670879	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602
518670881	*+	Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
518670886	*+	WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905
519246483	##+	Complete Business Solutions Group, Inc., 20 N. 3rd Street, Philadelphia, PA 19106-2118

TOTAL: 0 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 15, 2021

Form ID: 186

Total Noticed: 61

bkecf@milsteadlaw.com alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jason Brett Schwartz

on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com

Lee Martin Perlman

on behalf of Debtor Michael Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Joint Debtor Maria Heller ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Marc D. Miceli

on behalf of Creditor The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Marc D. Miceli

on behalf of Plaintiff The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Phillip Andrew Raymond

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE
phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Rebecca K. McDowell

on behalf of Creditor 1st Colonial Community Bank rmcdowell@slgcollect.com

Regina Cohen

on behalf of Creditor Ally Bank Lease Trust rcohen@lavin-law.com ksweeney@lavin-law.com

Steven P. Kelly

on behalf of Creditor WBL SPO I LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13